

Information to identify the case:

Debtor 1	<u>Joseph M. Reichman</u>	Social Security number or ITIN	xxx-xx-3063
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Melissa K. Reichman</u>	Social Security number or ITIN	xxx-xx-6216
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-21094-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joseph M. Reichman

Melissa K. Reichman

8/31/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Joseph M. Reichman
 Melissa K. Reichman
 Debtors

Case No. 18-21094-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 56

Date Rcvd: Aug 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2018.

db/jdb
 517567064 +Joseph M. Reichman, Melissa K. Reichman, 16 Central Ave., Mays Landing, NJ 08330-1519
 517567066 +1st Card Service, 377 Hoes Ln, Suite 200, Piscataway Twp, NJ 08854-4155
 517567068 +AtlantiCare Regional Medical Center, 65 W. Jimmie Leeds Rd., Pomona, NJ 08240-9104
 517567070 +Bank of America Cash Rewards, PO Box 982235, El Paso, TX 79998-2235
 517567071 +Best Buy Credit Services, PO Box 790441, St Louis, MO 63179-0441
 517567076 +Brenda Lahner, 59 Crestwood Rd, Levittown, PA 19057-1726
 517567081 +Comenity Express (Lane Bryant), Bankruptcy Department, PO Box 182125,
 Columbus, OH 43218-2125
 517567084 +Freedom Mortgage, PO Box 619063, Dallas, TX 75261-9063
 517567085 +Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
 517567088 +Kia Motors Finance, Po Box 660891, Dallas, TX 75266-0891
 517567095 +LabCorp, PO Box 2240, Burlington, NC 27216-2240
 ++PROFESSIONAL RECOVERY CONSULTANTS INC, 2700 MERIDIAN PARKWAY, SUITE 200,
 DURHAM NC 27713-2450
 (address filed with court: Professional Recovery Consultants, 2700 Meridian Parkway,
 Suite 200, Durham, NC 27713)
 517567090 +Phillips & Cohen Assoc, Po Box 5790, Hauppauge, NY 11788-0164
 517567091 +Phillips & Cohen Associates, Ltd., 1002 Justison Street, Wilmington, DE 19801-5148
 517567092 +Portfolio Asset Group, c/o Phillips & Cohen Associates, Ltd., 1002 Justison St.,
 Mail Stop 569, Wilmington, DE 19801-5148
 517567093 +Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020
 517567094 +Price Glasser Associates, 331 Tilton Rd, Unit 25, Northfield, NJ 08225-1201
 517567096 +Quality Collection Services, PO Box 4699, Petaluma, CA 94955-4699
 517567097 +Robert Lahner, 59 Crestwood Rd, Levittown, PA 19057-1726
 517567101 +SLS, 8742 Lucent Blvd - Suite 300, Highlands Ranch, CO 80129-2386
 517567098 +Selip & Stylianou LLP, 10 Forest Ave - Suite 300, PO Box 914, Paramus, NJ 07653-0914
 517567099 +Senn Oil Co, 501 S Philadelphia Ave, Egg Harbor City, NJ 08215-3099
 517567100 +Shore Medical Center, PO Box 6195, Wyomissing, PA 19610-0195
 517567102 +Southern Jersey Family Medical Center, 1 N White Horse Pike, Hammonton, NJ 08037-1875
 517567113 +Tenaglia And Hunt, 395 West Passaic St, Suite 205, Rochelle Park, NJ 07662-3016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 31 2018 23:04:31 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpre03.ne.ecf@usdoj.gov Aug 31 2018 23:04:27 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

517567065 +E-mail/Text: bankruptcy@pepcoholdings.com Aug 31 2018 23:04:09 Atlantic City Electric,
 Bankruptcy Division, 5 Collins Drive - Suite 2133, Carneys Point, NJ 08069-3600
 517567069 EDI: BANKAMER.COM Sep 01 2018 02:44:00 Bank of America Visa Signature, PO Box 982234,
 El Paso, TX 79998
 517567067 EDI: BANKAMER.COM Sep 01 2018 02:44:00 Bank Of America, Po Box 15019,
 Wilmington, DE 19886
 517567072 +EDI: CAPITALONE.COM Sep 01 2018 02:44:00 Capital One (Justice), PO Box 30258,
 Salt Lake City, UT 84130-0258
 517567073 +EDI: SEARS.COM Sep 01 2018 02:43:00 Citibank (Sears), PO 6282,
 Sioux Falls, ND 57117-6282
 517567074 +EDI: SEARS.COM Sep 01 2018 02:43:00 Citibank (Sears), PO Box 6283,
 Sioux Falls, ND 57117-6283
 517567075 +EDI: CITICORP.COM Sep 01 2018 02:43:00 Citibank Credit Card, P O Box 6500,
 Sioux Falls, SD 57117-6500
 517567077 +E-mail/Text: kthompson@crownsasset.com Aug 31 2018 23:04:31 Crown Asset Management, LLC,
 3100 Breckenridge Blvd. - Suite 725, Duluth, GA 30096-7605
 517567078 +E-mail/Text: kthompson@crownsasset.com Aug 31 2018 23:04:31 Crown Asset Mgmt,
 3100 Breckenridge Blvd, Suite 725, Duluth, GA 30096-7605
 517567079 EDI: DISCOVER.COM Sep 01 2018 02:43:00 Discover Card, PO Box 30943,
 Salt Lake City, UT 84130
 517567080 +EDI: DISCOVER.COM Sep 01 2018 02:43:00 Discover Financial, Attn: Bankruptcy,
 PO Box 3025, New Albany, OH 43054-3025
 517567083 +EDI: PHINAMERI.COM Sep 01 2018 02:43:00 GM Financial, 801 Cherry St. - Suite 3600,
 Fort Worth, TX 76102-6855
 517567082 +EDI: CBS7AVE Sep 01 2018 02:43:00 Ginnys, 1112 7th Ave., Monroe, WI 53566-1364
 517567086 +EDI: FORD.COM Sep 01 2018 02:43:00 Kia Motors Finance, PO Box 20825,
 Fountain Valley, CA 92728-0825
 517567087 EDI: CBSKOHLS.COM Sep 01 2018 02:43:00 Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
 517567089 +EDI: RESURGENT.COM Sep 01 2018 02:43:00 LVNV Funding, LLC,
 c/o Resurgent Capital Services, LP, 55 Beattie Place - Suite 110,
 Greenville, SC 29601-5115
 517569622 +EDI: RMSC.COM Sep 01 2018 02:44:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517567103 +EDI: RMSC.COM Sep 01 2018 02:44:00 Synchrony Bank (Amazon Card),
 Attention: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 56

Date Rcvd: Aug 31, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517567104	+EDI: RMSC.COM Sep 01 2018 02:44:00	Synchrony Bank (Care Credit), PO Box 965060, Orlando, FL 32896-5060
517567105	+EDI: RMSC.COM Sep 01 2018 02:44:00	Synchrony Bank (JC Penney), PO Box 965060, Orlando, FL 32896-5060
517567106	+EDI: RMSC.COM Sep 01 2018 02:44:00	Synchrony Bank (Lowes), PO Box 965060, Orlando, FL 32896-5060
517567107	+EDI: RMSC.COM Sep 01 2018 02:44:00	Synchrony Bank (Old Navy), PO Box 965060, Orlando, FL 32896-5060
517567108	+EDI: RMSC.COM Sep 01 2018 02:44:00	Synchrony Bank (PayPal), PO Box 965060, Orlando, FL 32896-5060
517567109	+EDI: RMSC.COM Sep 01 2018 02:44:00	Synchrony Bank (Toys R Us), PO Box 965060, Orlando, FL 32896-5060
517567110	+EDI: RMSC.COM Sep 01 2018 02:44:00	Synchrony Bank (Value City Furniture), PO Box 965060, Orlando, FL 32896-5060
517567111	+EDI: RMSC.COM Sep 01 2018 02:44:00	Synchrony Bank (Walmart), PO Box 965060, Orlando, FL 32896-5060
517567112	+EDI: WTRNBANK.COM Sep 01 2018 02:43:00	Target National Bank, c/o Target Credit Services, PO Box 9500, Minneapolis, MN 55440-9500
517567115	+EDI: VERIZONCOMB.COM Sep 01 2018 02:44:00	Verizon, PO Box 4846, Trenton, NJ 08650-4846
517567116	+EDI: VERIZONCOMB.COM Sep 01 2018 02:44:00	Verizon Wireless, 500 Technology Drive - Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517567114 ##+Union Health Care Financial Services, 1101 Wheaton Ave, Suite 200,
Millville, NJ 08332-2003

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 02, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on August 31, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor IMPAC Mortgage Corp. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com,
nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com, diana.janansky@flastergreenberg.com,
dss@trustesolutions.net
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,
jackie.parsio@flastergreenberg.com, diana.janansky@flastergreenberg.com, dss@trustesolutions.net
Rebecca Ann Solarz on behalf of Creditor IMPAC Mortgage Corp. rsolarz@kmlawgroup.com
Steven J. Richardson on behalf of Debtor Joseph M. Reichman ecf@richardsonlawoffices.com
Steven J. Richardson on behalf of Joint Debtor Melissa K. Reichman ecf@richardsonlawoffices.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7